Certificate Number: 00301-PAM-DE-032767374

Bankruptcy Case Number: 19-00989



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 4, 2019, at 3:07 o'clock AM EDT, MARIA D RIVERA completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 4, 2019 By: /s/Rose Poley

Name: Rose Poley

Title: Certified Bankruptcy Counselor